

IN RE:

BRIAN PENDO  
AMANDA PENDO  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:24-20784

Chapter 13

Document No.: 93

ORDER OF COURT

AND NOW, this 21st day of March, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
3/21/25 10:54 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE dmr

In re:  
Brian Pendo  
Amanda Pendo  
Debtors

Case No. 24-20784-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Mar 21, 2025

Form ID: pdf900

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Brian Pendo, Amanda Pendo, 118 Howard Street, Charleroi, PA 15022-1079
15702247	+ REVCO/Spartan Health, P.O. Box 163279, Columbus, OH 43216-3279
15815719	+ Washington County Tax Claim Office, 95 West Beau St. Ste 525, Washington, PA 15301-6837
15702251	+ Washington Hospital, Attn: Billing Dept., 155 Wilson Avenue, Washington, PA 15301-3398

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 22 2025 00:53:45	Ford Motor Credit Company, LLC c/o AIS Portfolio S, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 22 2025 00:53:22	Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: RASEBN@raslg.com	Mar 22 2025 00:46:00	PNC Bank, National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 22 2025 00:53:46	Synchrony Bank c/o AIS Portfolio Services LLC., 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15702240	+ Email/PDF: AffirmBKNotifications@resurgent.com	Mar 22 2025 00:53:49	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15702241	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 22 2025 00:46:00	Collection Service Center, 839 Fifth Avenue, New Kensington, PA 15068-6303
15702242	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 22 2025 00:46:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15702243	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 22 2025 00:53:44	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15809666	Email/Text: EBNBKNOT@ford.com	Mar 22 2025 00:47:00	Ford Motor Credit Company, LLC, Dept 55953 P.O. Box 55000, Detroit, MI 48255
15808176	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2025 00:53:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15702244	+ Email/Text: EBNBKNOT@ford.com	Mar 22 2025 00:47:00	Lincoln Automotive Finance, Attn: Bankrutcy, Po Box 542000, Omaha, NE 68154-8000
15807810	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 22 2025 00:46:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15702245	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 22 2025 00:46:00	Midland Credit Mgmt. / Citibank, 320 E Big Beaver Road, Suite 300, Suite 100, Troy, MI 48083-1271

District/off: 0315-2

User: auto

Page 2 of 3

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15806134	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00	PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15805143	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
15702246	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
15809981	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2025 00:54:18	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15807811	Email/Text: bnc-quantum@quantum3group.com	Mar 22 2025 00:46:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15710910	+ Email/Text: shari.stephenson@revcosolutions.com	Mar 22 2025 00:46:00	REVCO SOLUTIONS, INC., 9339 PRIORITY WAY WEST DR #120, INDIANAPOLIS, IN 46240-6430
15702248	+ Email/Text: bankruptcy@bbandt.com	Mar 22 2025 00:46:00	Sheffield Financial, Attn: Bankruptcy, 214 N Tryon St, Charlotte, NC 28202-1078
15704890	Email/Text: bankruptcy@bbandt.com	Mar 22 2025 00:46:00	Sheffield Financial, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847
15702249	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:53:22	Syncb, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15702250	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:54:13	Syncb/Old Navy / Barclays, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15809838	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:54:07	Synchrony Bank, PO Box 669805, Dallas, TX 75266-0757
15807360	Email/PDF: ebn_ais@aisinfo.com	Mar 22 2025 00:53:45	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15715974	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 22 2025 00:46:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
r		Armand Ferrara, SWC Realty, 740 Tri County Lane, Suite 106
cr		Ford Motor Credit Company LLC
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2025

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

Page 3 of 3

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION blemon@kmlawgroup.com, lemondropper75@hotmail.com
David A. Rice	on behalf of Joint Debtor Amanda Pendo ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Debtor Brian Pendo ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Michael H Kaliner	on behalf of Creditor Ford Motor Credit Company LLC mkaliner@orlans.com
Michelle L. McGowan	on behalf of Creditor PNC Bank National Association mimcgowan@raslg.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Robert Shearer	on behalf of Creditor PNC Bank National Association rshearer@raslg.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Brian Pendo lowdenscott@gmail.com
Scott R. Lowden	on behalf of Joint Debtor Amanda Pendo lowdenscott@gmail.com

TOTAL: 11